

navigating Health Care Coverage



Understanding Your Health Insurance Options

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Dear Health Care Consumer:

In the past few years, the face of health care in Washington State (and across the country) has changed dramatically. Many of these changes directly affect your rights and options as a consumer of health insurance and, in some cases, may affect your access to coverage as well as care.

To help you keep up with the constant changes in the individual health insurance market, understand your rights and options, and obtain health care coverage that meets your needs, my staff has prepared this consumer guide. It will help you understand:

- what kind of health plan may be best for you and your circumstances;
- how different types of health care plans work, and;
- how to obtain quality care and fair treatment from your health care providers.

I cannot emphasize enough how important it is for consumers to have adequate health insurance. Uninsured people may avoid getting treated for medical conditions that may escalate into major health and financial problems.

If you have insurance questions or concerns, call our Consumer Hot Line at **1-800-562-6900**. Our Consumer Advocacy staff includes experts in all lines of insurance (auto, homeowner, life, disability and health) and provides free assistance and education to consumers. Consumer Advocacy also has the authority to investigate formal complaints against insurers and enforce insurance law on behalf of consumers.

For additional help with health insurance issues and health care access, the Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine is a free service of my office. SHIBA HelpLine provides specialized health insurance education, assistance, and advocacy, including individualized counseling regarding your rights and options. To be referred locally for assistance, call **1-800-397-4422**.

Please let me know how else we can help.

Sincerely,



Mike Kreidler

Washington State Insurance Commissioner

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